



Flood Lines

Winter 2021

Volume XIV Issue 1

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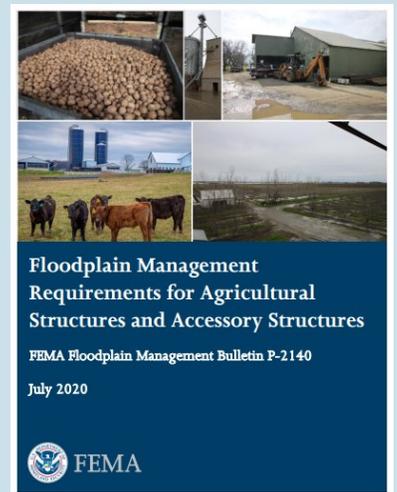
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New FEMA Policy Roundup!

FEMA recently issued several new policies related to floodplain management activities in National Flood Insurance Program (NFIP) communities. Learn more below!

Floodplain Management Requirements for Agricultural and Accessory Structures

FEMA has developed a [guidance bulletin](#) that clarifies and refines the requirements that apply to certain agricultural structures and accessory structures located in Special Flood Hazard Areas (SFHAs). This guidance bulletin supplements the FEMA Policy, [Floodplain Management Requirements for Agricultural Structures and Accessory Structures](#) issued earlier this year, and is intended for those involved in regulating, planning, designing, and constructing agricultural structures and accessory structures in SFHAs. OSI will be incorporating updates into the state model floodplain ordinances to reflect this guidance.



New Funding Policy as Part of Disaster Reform Recovery Act

As a result of the [Disaster Recovery Reform Act of 2018, Section 1206](#), FEMA released a [new policy](#) in October that helps provide communities with funds to effectively administer and enforce state and locally adopted building codes and their floodplain management ordinance following a major disaster declaration. Under the new policy, the following activities are now eligible for Public Assistance Program funds after such a disaster:

- Hiring and training staff to conduct activities.
- Reviewing/processing building permits and compliance certificates.
- Conducting building inspections.
- Making Substantial Damage determinations.
- Providing educational services to the public on floodplain requirements.

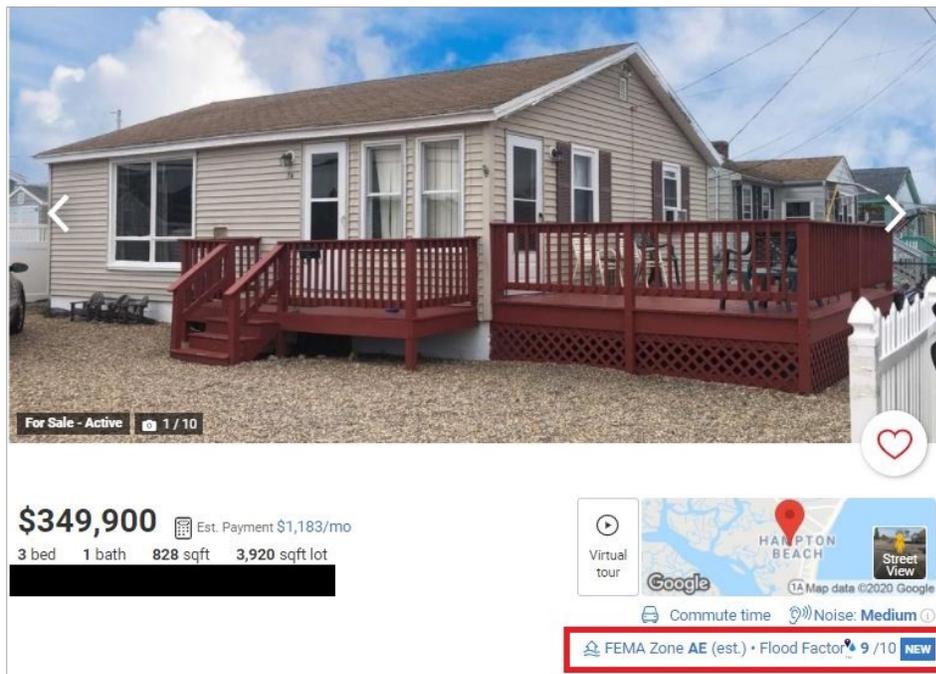
See the [policy document](#) for details, including a complete list of eligible activities.

Realtor.com Now Provides Two Ways for Homebuyers to Learn About a Property's Flood Risk

Earlier this year, the National Association of Realtors (NAR) announced that property listings on [Realtor.com](https://www.realtor.com) will now include two different sources of flood risk information: the flood zone from [FEMA flood maps](#), and the property rating from the new [FloodFactor.com website](https://www.floodfactor.com) developed by the First Street Foundation, a private non-profit organization.

Read more about the change on NAR's website [here](#) which includes a detailed comparison of the two data sources, and how they complement each other.

Reminder: The FloodFactor.com information is **not** to be used for National Flood Insurance Program (NFIP) regulatory floodplain management purposes or to rate NFIP flood insurance policies!

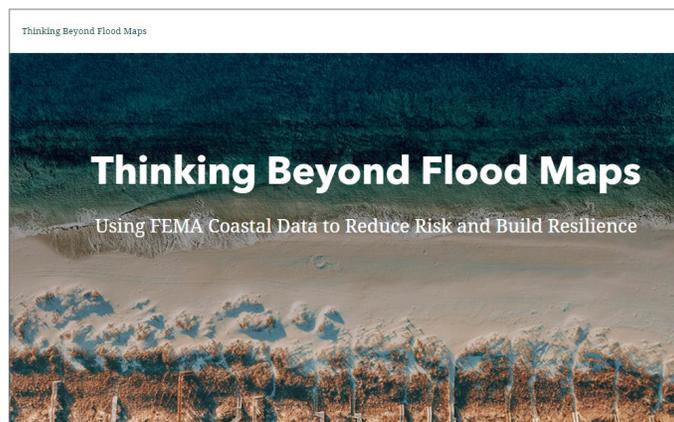


FEMA flood map zone and Flood Factor score now appear for properties listed on Realtor.com.

Gather Round, It's Story (Map) Time!

A story map is an interactive webpage that includes a combination of maps and text (and sometimes photos and other illustrations too) about a particular topic. Here's a roundup of our favorite flood-related story maps we've come across!

- ◆ FEMA has a [story map collection](#) focused on coastal flood hazard mapping and using FEMA data to build resilience to coastal flooding. Another focuses on how [FEMA flood risk products](#)* can be used by local communities.
- ◆ The National Association of Counties (NACo) story map [Success Stories in the Making: NACo's Strengthening Coastal Counties Resilience Workshop](#) highlights several different coastal communities and the strategies they are taking to become more resilient to the effects of flooding and other climate-related hazards.
- ◆ OSI also has a [story map](#) about the NH Floodplain Management Program and communities in the state that participate in the National Flood Insurance Program.



*Flood risk products are not the FEMA flood maps and Flood Insurance Study report, but instead other [non-regulatory FEMA products](#)—in New Hampshire, to date, these have only been released for portions of Strafford and Rockingham Counties near the coast.

New Hampshire Flood Mapping Update

Below is a status update for flood mapping activities in New Hampshire based on information provided by FEMA. For the latest information, please visit OSI's [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).

Rockingham County Coastal Mapping Project

A Letter of Final Determination (LFD) was issued by FEMA on July 29, 2020. The previously issued preliminary maps will become effective on January 29, 2021.

Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)

Preliminary maps showing revised flood hazard information were previously under development. However, this project is now on hold, awaiting funding.

Contoocook River and Pemigewasset River Watersheds

Work maps showing updated flood hazards to be incorporated into new flood maps are currently under development and will be shared with community officials when complete.

Middle Connecticut River, Millers River, and Winnepesaukee River Watersheds

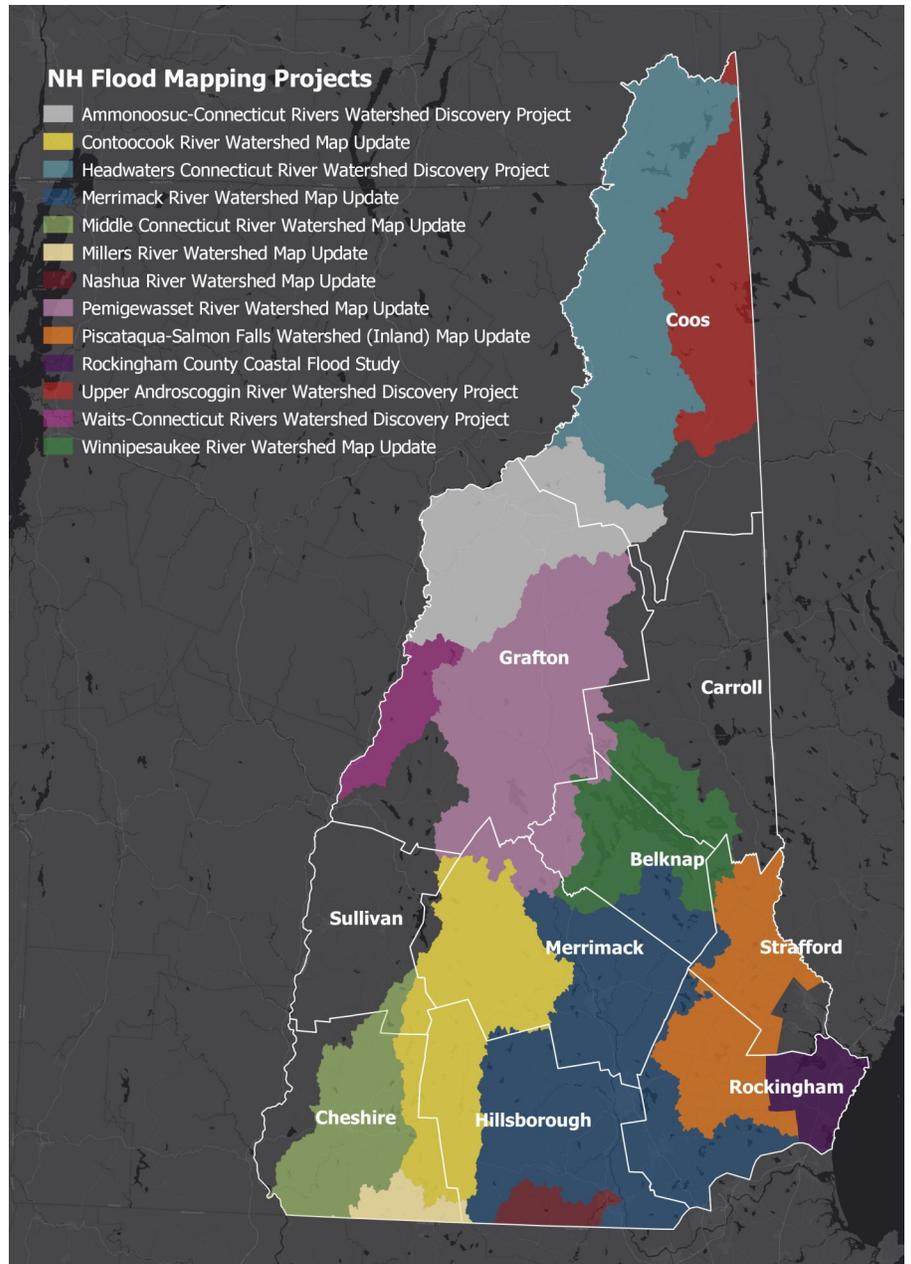
Updated field surveys and/or flood hazard analyses for new flood maps are currently in progress.

Merrimack River and Nashua River Watersheds

The development of revised flood maps is currently underway. Issuance of preliminary maps is expected in 2021.

Headwaters Connecticut River, Upper Androscoggin River, Waits-Connecticut Rivers and Ammonoosuc-Connecticut Rivers Watersheds

FEMA has initiated Discovery projects for these watersheds to determine whether a flood map update project is needed for each area, and if so, what the scope of the project will be. Virtual Discovery Meetings were held in May (the last two watersheds) and November (the first two watersheds) 2020 to provide community officials with information about the projects.



NFIP Flood Insurance / Flood Insurance Manual Updates

On October 1st, FEMA announced [insurance-related program changes for the NFIP](#) to begin on April 1, 2021. These changes include updated rate increases to comply with the premium rate caps established by the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Beginning on April 1st, policy renewal premiums will increase an average of 10.2%. (*Note that currently, nearly 80% of NFIP policyholders pay a full-risk rate already and will not experience this rate increase.*) FEMA may update or modify these program changes to align with [Risk Rating 2.0](#), the new flood insurance rating system that FEMA is planning to roll out later this year.

In addition to the rate increases, revisions to the NFIP [Flood Insurance Manual](#), which is updated twice a year, went into effect on October 1st. FEMA incorporated the NFIP program changes published in [April 2020](#) into this edition.

NFIP Reauthorization

In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. On September 30, 2020 after many other short term authorizations occurring since that deadline, the President signed legislation passed by Congress authorizing the program until September 30, 2021. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

Looking for Your Next Podcast? Check Out These Options!

Level Up Audio Project Podcast

FEMA Region IX produced the [Level Up Audio Project](#) to share stories, case studies, and best practices to inspire hazard mitigation action and serve as a resource to state and local governments on climate adaptation and resilience. The project features five 10- to 15-minute conversations with people who are making hazard mitigation planning and action a priority in different communities. The podcast episodes are [available through the Georgetown Climate Center](#) and can also be streamed through major podcast services.

The Know Flood Newscast

The [Massachusetts Coastal Coalition's \(MCC\) Know Flood Newscast](#) covers flood-related topics that affect both coastal and inland communities in New England. The podcast episodes are available [through the MCC website](#) and can also be streamed using Apple Podcasts, Spotify, and Google Play.

Strong Homes, Safe Families Podcast

The [Federal Alliance for Safe Homes \(FLASH\)](#) has a podcast series called [Strong Homes, Safe Families](#). The series features guest expert interviews on topics from safety and supplies to insurance checkups and catastrophe claim process preparation. [Listen online or use services such as Spotify or Apple Podcasts.](#)



Community Rating System (CRS) Update

New Elevation Certificate Training Videos Available!

The CRS program recently released an Elevation Certificate (EC) training video series for community officials! The videos describe each section of the EC and explain which fields on the form are required for CRS purposes and why. Each video explains the most common errors seen on the forms and how to avoid them. There's also a video on how to correct an EC if there are errors. Check out the whole series [here](#).



Two-Day Virtual "Introduction to CRS" Course

A two-day virtual "Introduction to CRS" workshop for municipal officials is being offered by FEMA and the CRS program in coordination with the State of Massachusetts on February 23rd and 24th from 9am to 4:30pm (both days). Space is limited and attendees must be able to attend both days. For a copy of the agenda, contact Samara Ebinger of OSI at Samara.M.Ebinger@osi.nh.gov. Register online [here](#).

CRS Training Resources

Below are upcoming, free CRS webinars, which all begin at 1 pm. Many of the courses are eligible for Continuing Education Credits for Certified Floodplain Managers (CFMs). To register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration which FEMA Region you are in, reply "1".

- Preparing an Annual Recertification (January 19th)
- CRS and Substantial Damage Properties Management Plans (January 20th)
- Changes in the CRS: The 2021 Addendum to the CRS Manual (February 16th)
- Changes to Activity 310: Elevation Certificates (February 17th)

What is CRS?

The Community Rating System (CRS) is a voluntary incentive program that National Flood Insurance Program (NFIP) communities can choose to join. By taking measures that go beyond minimum NFIP requirements, you can reduce flood insurance rates for your residents while keeping your community safer from floods. Learn more [here](#) or contact the [NH Floodplain Management Team](#)!



New Publications and Resources Available!

[Building Community Resilience with Nature-Based Solutions: A Guide for Local Communities](#)

This new guide from FEMA is designed to help communities identify and engage the staff and resources that can play a role in building resilience with nature-based solutions. It provides examples of types of nature-based solutions, presents potential costs and savings, and provides practical advice for planning and implementation of such projects.

[Guides to Expanding Mitigation](#)

The *Guides to Expanding Mitigation* are part of a FEMA series designed to highlight innovative and emerging partnerships for mitigation. The individual guides show how communities can better support hazard mitigation projects and planning by engaging other sectors such as Transportation, Agriculture, Electric Power, and the Arts.

[FEMA National Household Survey](#)

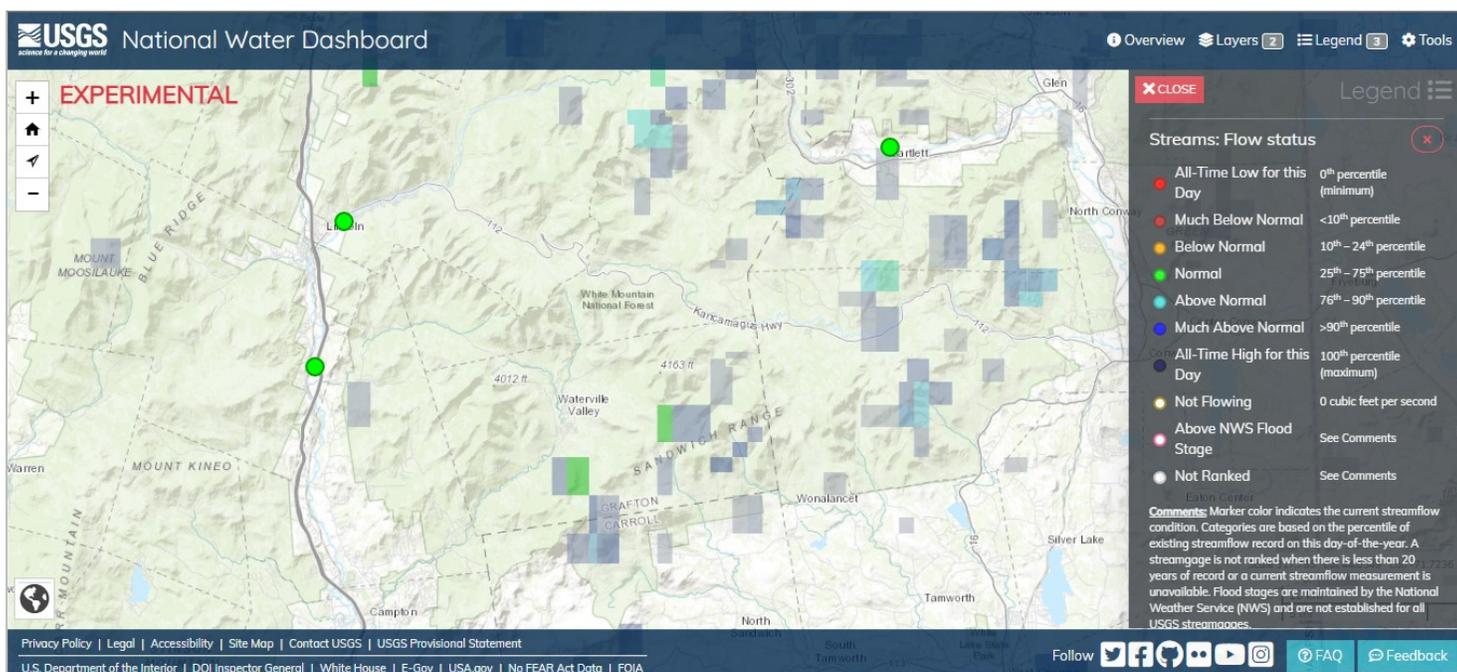
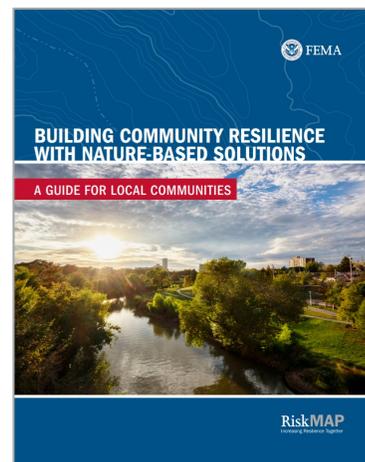
FEMA released the results from the 2020 National Household Survey this past September. Every year, FEMA surveys the public to assess the Nation's progress in building a culture of preparedness. FEMA also reviews the perceptions and experiences that influence people to take steps to become more prepared. The 2020 survey results suggest that the public is experiencing increased interest in disaster preparedness. The results show that 68% of those surveyed have taken three or more basic actions to prepare, which is a 6% increase over last year's estimate.

[Urban Flood Hazards: Challenges and Opportunities](#)

This discussion paper from the Stormwater Management Committee of the [Association of State Floodplain Managers](#) explores the challenges of urban flooding, outlines concepts related to planning and mitigation to reduce future flood losses, and provides recommendations at the local and national scale to address urban flooding in communities nationwide.

[National Water Dashboard](#)

The U.S. Geological Survey (USGS) recently released the [National Water Dashboard](#), which provides real-time information about water levels, weather data such as radar, flood watches and warnings, and more in one mobile-friendly application. According to the USGS, the dashboard will provide "critical information to decision-makers, emergency managers and the public during flood events, informing decisions that can help protect lives and property."



Online Training Events Planned for Winter and Spring

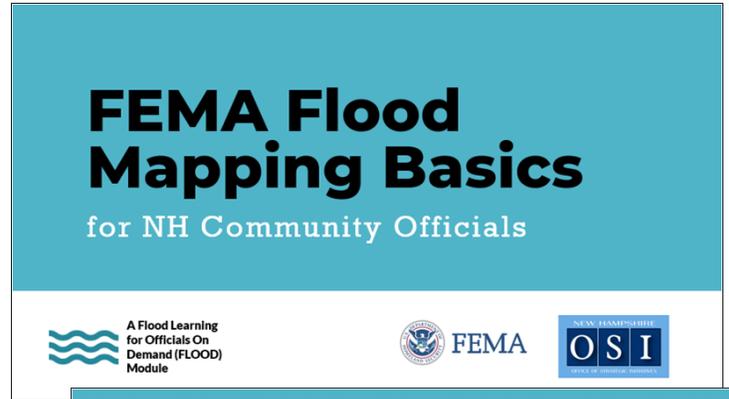
OSI is planning several National Flood Insurance Program (NFIP)-related online training events this winter and spring. We'll announce details in the future via our Flood Lines email list so keep an eye out! (If you're not currently subscribed, contact [Samara Ebinger of OSI](#).) Topics will include:

- FEMA Floodplain Mapping
- Substantial Improvement/Substantial Damage Requirements
- Floodplain Management Basics

NFIP Online Training Webinars

Free, online NFIP-related training is available through FEMA's contractor, STARR II. Many of the courses are eligible for CECs for Certified Floodplain Managers (CFMs). Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration which FEMA Region you are in, please reply "1". Upcoming webinars include:

- National Flood Insurance Program Basics (January 21st, 1-2pm)
- Tools for Determining Base Flood Elevations (February 18th, 1-2 pm)



In this course, you will learn about:

- FEMA Flood Insurance Rate Maps (FIRMs)
- Flood Insurance Study (FIS) reports
- Letters of Map Change (LOMCs)
- How you can view the FIRMs, FIS reports, and LOMCs
- Where to get help if you need it



OSI is rolling out a new series of online on-demand training modules for community officials about the NFIP. The first training module "FEMA Flood Mapping Basics" is expected to be released early this year.

New Hampshire Floodplain Management Program

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On Twitter? So are we!
Follow us at [@NH_OSI](#)

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